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L4 and (two near "personal identifiers or subaccount near "personal identifiers)	34

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<i>DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR</i>			
<u>L5</u>	L4 and (two near "personal identifiers or subaccount near "personal identifiers)	34	<u>L5</u>
<u>L4</u>	satellite near account	115	<u>L4</u>
<u>L3</u>	satallite near account	0	<u>L3</u>
<u>L2</u>	5953710.pn.	2	<u>L2</u>
<u>L1</u>	20050192896.pn.	2	<u>L1</u>

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L5: Entry 30 of 34

File: USPT

Jan 26, 1999

DOCUMENT-IDENTIFIER: US 5864830 A

TITLE: Data processing method of configuring and monitoring a satellite spending card linked to a host credit card

Detailed Description Text (13):

At block 124 a satellite account number ("SAT.sub.-- ACC.sub.-- NUM") is defined to identify the particular satellite card being created or purchased. The SAT.sub.-- ACC.sub.-- NUM is associated with the SAT.sub.-- ACC and is stored with other configuration data. For example, if the host cardholder has purchased several satellite cards, each will have a unique SAT.sub.-- ACC.sub.-- NUM.

CLAIMS:

1. A data processing method of configuring a satellite spending card linked to a host credit card and issued by an issuer, the host credit card being held by a host cardholder and having an available balance defined in an associated host account data processing record of a data processing device, a predetermined spending capacity of the satellite card being selectively determined by the host cardholder, comprising the steps of:

(a) entering, into a data processing device, configuration data comprising an identifier of a satellite cardholder of a satellite card and a host cardholder-determined spending capacity of the satellite card;

(b) subtracting, in the data processing device, the entered spending capacity of the satellite card from the available balance of the host credit card;

(c) storing, in a satellite account record in the data processing device, the configuration data entered in said step (a);

(d) linking, in the data processing device, the satellite account record to the host account record to facilitate future transfers of funds from the host account record to the satellite account record;

(e) defining a satellite account number associated with the satellite account for use in financial transactions carried out with the satellite card and limited in total amount to the satellite card spending capacity;

(f) issuing the satellite card having means for storing on the satellite card the satellite account number so that each purchase made with the satellite card by the satellite cardholder is debited from the satellite card spending capacity, and means on the card for displaying at least a portion of the configuration data sufficient to identify the satellite cardholder so that only the satellite cardholder identified on the satellite card can use the satellite card for financial transactions in a total amount limited by the satellite card spending capacity; and

(g) tendering the satellite card to the satellite cardholder for use by satellite cardholder in carrying out financial transactions with the satellite card and limited in total amount to the satellite card spending capacity.

8. The data processing method of claim 1, further comprising the step of:

(o) recording in the data processing device each financial transaction made by the satellite cardholder using the satellite card in the satellite account record and identifying a time period during which the transaction was made.

10. The data processing method of claim 8, further comprising the steps of:

(q) generating in the data processing device a periodic satellite account statement showing financial transactions made in a previous period using the satellite card; and

(r) forwarding the generated periodic satellite account statement to at least one of the host cardholder and the satellite cardholder.

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09/629,735

Priority 7/3/2000

Search - bank with terminal
bank accounts and
deposit and
withdrawal
(dual or triple or many) "personal
(multiple near (identification numbers
or "pins")
(tiered access) nears account